DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Electronic Version v11 Stylesheet Version v10

Title	of
Invent	ion

RATE VALIDATION SYSTEM AND METHOD

As the below named inventors, we declare that:

This declaration is directed to the invention titled: "RATE VALIDATION SYSTEM AND METHOD"

We believe that we are the original and first inventors of the subject matter which is claimed and for which a patent is sought:

We have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;

We acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to us to be material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.

All statements made herein of own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.

FULL NAME OF INVENTORS:

Inventor 1: Jitendra K Bhalgat	Inventor
Signature : /JKB/	Citizen of : US
Inventor 2: Carly Ann Allen	Inventor
Signature : /CAA/	Citizen of : US
Inventor 3: Deborah C. Fearon	Inventor

ignature : /DCF/	Citizen of : US	
Inventor 4: Clare Solly	Inventor	
Signature : /CS/	Citizen of : GB	

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

			PATENT
Inventor(s):	Jitendra K. Bhalgat, et al.	Docket No.:	70655.4300
Serial No.:	ТВА	Group Art Unit	: ТВА
Filing Date:		Examiner:	TBA
Title:	RATE VALIDATION SYSTEM A METHOD	ND Confirmation No.:	TBA
	DECLARATION FOR PAT	ENT APPLICATION	
As a below na	med inventor, I hereby declare th	at:	
My residence,	post office address and citizensh	ip are as stated belo	w next to my name.
I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled			
	RATE VALIDATION SYST	EM AND METHOD	
the specificati Application Se applicable).	on of which is attached hereto or writing and writing	was filed on was amended on	as (if
I hereby state specification,	that I have reviewed and unders including the claims, as amended	tand the contents of by any amendment	the above-identified referred to above.
information kr	e the duty to disclose to the Unite nown to me to be material to pat lations, Section 1.56.	d States Patent and entability as defined	Trademark Office all in Title 37, Code of
I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.			
Prior Foreign	Country	Filing Date	Priority Not Claimed
Application(s			[]

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

60/521,454 April 28, 2004
Application Number Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

N/A Filing Date Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

1551263.2 -2-

Full name of second joint	inventor: Carly Ann Allen	
Inventor's signature:		_Date:
Residence Address:	1 Poveys Close, Burgess Hill	
City/State:	West Sussex, United Kingdom	_Zip Code: <u>RH15 9TA</u>
Mailing Address:	Same as above	
Citizenship:	United States of America	
Full name of third joint in	ventor: <u>Deborah C. Fearon</u>	
Inventor's signature:		Date:
Residence Address:	2211 West Los Arboles Place	
City/State:	Chandler, Arizona	_Zip Code: <u>85224</u>
Mailing Address:	Same as above	
Citizenship:	United States of America	
	nventor: Clare Solly	
	O. A. L. L. O. and Miles & Change & Division	
	8 Arundel Court, West Street, Burges	
	West Sussex, United Kingdom	
Mailing Address:	Same as above	
Citizenship:	British	

1551263.2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s): Jitendra K. Bhalgat, et al.

Docket No.:

-- PATENT --

70655,4300

Serial No.:	TBA	Group Art U	nit: TBA
Filing Date:		Examiner:	TBA
Title:	RATE VALIDATION SYS	STEM AND Confirmation No.:	n TBA
	DECLARATION FO	R PATENT APPLICATIO	N
As a below na	med inventor, I hereby dec	clare that:	
My residence,	post office address and ci	itizenship are as stated be	elow next to my name.
fired c	an original, first and sole and joint (If plural names a or which a patent is sought	ara listed Delow) of the \$	e is listed below) or an ubject matter which is
	RATE VALIDATION	N SYSTEM AND METHO	D
Application Se applicable).	on of which is attached he erial No.	_and was amended of	("
l hereby state specification,	that I have reviewed and including the claims, as an	understand the contents nended by any amendmen	of the above-identified nt referred to above.
information kr	e the duty to disclose to th nown to me to be materia liations, Section 1.56.	e United States Patent an I to patentability as define	nd Trademark Office all ed in Title 37, Code of
119(a)-(d) or certificate, or least one cou	m foreign priority benefits Section 365(b) of any Section 365(a) of any PC untry other than the Unite seking the box, any foreign onal application having a fitted.	foreign application(s) to CT International application d States, listed below, are application for patent or	on which designated at not have also identified inventor's certificate or ne application on which
Prior Foreign Application(N/A	n Country s) No.	Filing Date	Priority Not Claimed []

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

60/521,454 April 28, 2004
Application Number Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §385(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filling date of the prior application and the national or PCT international filing date of this application;

N/A		
Application Number	Filing Date	Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filling date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Willmer, L.L.P., Customer No. 20322, to insert above the filling date and/or the application number of said application when known.

Full name of second joir	nt inventor: Carly Ann Allen	
Inventor's signature:	Catalla	Date: <u>27 (9 (04</u>
	1 Poveys Close, Burgess Hill	
	West Sussex, United Kingdom	
	Same as above	
	United States of America	
Full name of third joint i	nventor: Deborah C. Fearon	10"
	2211 West Los Arboles Place	
	Chandler, Arizona	
Mailing Address:	Same as above	<u> </u>
	United States of America	
Full name of fourth join	t inventor: Clare Solly	
Inventor's signature:	- Oly	
Residence Address:	26 Brookway, Burgess Hill	
City/State:	West Sussex, United Kingdom	Zip Code: RH15 0LN
Mailing Address:	Same as above	
Citizenship:	British	

-- PATENT --70655.4300

TBA

Inventor(s): Jitendra K. Bhalgat, et al.

TBA

Serial No.:

1551263 2

Docket No.:

Group Art Unit:

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Filing Date:		Examiner:	TBA
	VAL DATION SYSTEM AND	Confirmation No.:	ТВА
D	ECLARATION FOR PATE	IT APPLICATION	
As a below named in	entor, ! hereby declare that:		
My res dence, post of	fice address and citizenship	are as stated belo	w next to my name.
I belie e am an original, first and sole inventor (if only one name is listed below) or an origina , first and joint (if plural names are listed below) of the subject matter which is claime I and for which a putent is sought on the invention entitled			
	RATE VALIDATION SYSTE		
Application Serial No	hich s attached hereto or wa and wa		-
specification, including	nave reviewed and understang the claims, as amended b	y any amount	
I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.			
I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(e -(c) or Section 315(b) of any foreign application(s) for patent or inventor's certificate, or Section 36i3(e) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below by checking the box, any foreign application for patent or inventor's certificate or PCT international application having a filing date before that of the application on which priority is claimed.			
Prior Foreign Application(s) No. N/A	Country	Filing Date	Priority Not Claimed

I hereb / claim the benefit under 35 U.S.C application (s) listed below:	. §119(e) of any United States provisional
--	--

60/52* ,454	April 28, 2004
Application Number	Filing Date

I hereb / claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c of any PCT Intermittional application designating the United States, listed below and, ir so'ar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragruph of 35 U.S.C. § 12, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. § 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

N/A Application Number	Filing Date	Status (Patent, Pending, Abandoned)
h. l		

I herek y declare that all statements made herein of my own knowledge are true and that all statements made on ir formation and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and tike so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 13 of the United States Code and that such willful false statements may jeopardize the ve idity of the application or any patent issued thereon.

In the event that the Apr-lication Number and/or filing date is not available when this Declaration is executed, hereby authorize and request any attorney associated with the Sriell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: <u>Jitendra K. Bhalgat</u>			
		Date:	
Residence Address:	3 Denver Road		
City/State:	Mariton, New Jersey	Zip Code: 08053	
Mailir g /\ddress:	Same as above		
Citize rship:	United States of America		

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-uii nar ie bi secono joint ii	(Volton)	_Date:
nvento 's signature:		_
Residerice Address:	1 Poveys Close, Burgess Hill	DUAL CTA
City/State:	West Sussex, United Kingdom	_Zip Code: RH15 91A
Mailing Acdress:	Same as above	
Citizen shi >:	United States of America	
Full na ne of third joint inv	entor: Deborah C. Fearon	0 127/04
Inventor's signature:	Gloral Clar	_Date:9/2//-
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City/State:	Chandler, Arizona	Zip Code: 85224
Mailing Address:	Same as above	
Citizer ship:	United States of America	
Full name of fourth joint i	r ventor: <u>Clare Sollv</u>	
I		Date:
Residance Address:	8 Arundel Court, West Street, Burge	ess Hill
City/State:	West Sussex, United Kingdom	Zip Code: RH15 8NL
Mailir g /\ddress:	Same as above	
Citize aship:	British	